I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

Attorney Docket No.: 018684-001510US

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

On February 7, 2006

TOWNSEND and TOWNSEND and CREW

Brenda I Dolls

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Theodore W. Watler, et al.

Application No.: 09/915,203

Filed: July 23, 2001

For: MULTIPLE VIRTUAL WALLETS

IN WIRELESS DEVICES

Customer No.: 20350

Confirmation No. 5279

Examiner: Willie J. Daniel, Jr.

Technology Center/Art Unit: 2686

AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed June 13, 2005, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Amendments to the Drawings begin on page 9 of this paper and include three sheets of formal drawings.

Remarks begin on page 10 of this paper.